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The Social Security Star

HAPPY HOLIDAYS FROM SOCIAL SECURITY



The holiday season brings us feelings of warmth and joy. At Social Security, we want you to know we share the same joy when it comes to serving you, whether it be in person, by telephone, or online. Our online services are available to help you do business with us in an easy, convenient, and secure way. It all starts with a personal [my Social Security](#) account. More than 70 million people have signed up for their personal account to conduct their business online!

You can create a personal [my Social Security](#) account to:

- Apply for retirement, spouses, or disability benefits.
- Apply for Medicare.
- Check your application status.

If you receive benefits, you can use your personal [my Social Security](#) account to:

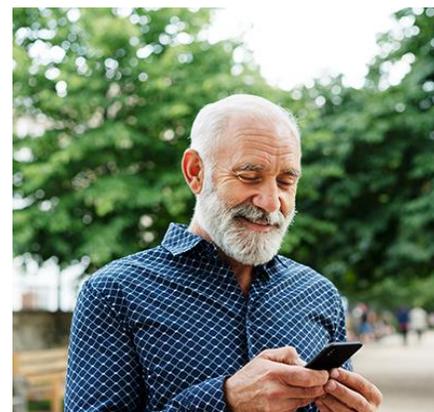
- Change your address. (Social Security benefits only)
- Set up or change your direct deposit information. (Social Security benefits only)
- Instantly get proof of benefits.
- Print your SSA-1099.

If you do not receive Social Security benefits, you can use a personal [my Social Security](#) account to:

- Get personalized retirement benefit estimates.
- Get your *Social Security Statement*.
- Get estimates for spouse's benefits.
- Get instant proof that you do not receive benefits.

You can use our services on-the-go or from the comfort of your home. Please visit www.ssa.gov/myaccount to view the services available to you. We want you to have a safe, happy holiday season and know that we are here for you.

SOCIAL SECURITY BENEFITS INCREASE IN 2023



Approximately 70 million Americans will see an 8.7% increase in their Social Security benefits and Supplemental Security Income (SSI) payments in 2023. On average, Social Security benefits will increase by more than \$140 per month starting in January.

Federal benefit rates increase when the cost-of-living rises, as measured by the Department of Labor's Consumer Price Index (CPI-W). The CPI-W rises when inflation increases, leading to a higher cost-of-living. This change means prices for goods and services, on average, are higher. The cost-of-living adjustment (COLA) helps to offset these costs.

We will mail COLA notices throughout the month of

December to retirement, survivors, and disability beneficiaries, SSI recipients, and representative payees. But if you want to know your new benefit amount sooner, you can securely obtain your Social Security COLA notice online using the Message Center in your personal [my.Social Security](#) account. You can access this information in early December, prior to receiving the mailed notice. Benefit amounts will not be available before December. Since you will receive the COLA notice online or in the mail, you don't need to contact us to get your new benefit amount.

If you prefer to access your COLA notice online and not receive the mailed notice, you can log in to your personal [my Social Security](#) account to opt out by changing your Preferences in the Message Center. You can update your preferences to opt out of the mailed COLA notice, and any other notices that are available online. Did you know you can receive a text or email alert when there is a new message waiting for you? That way, you always know when we have something important for you – like your COLA notice. If you don't have an account yet, you must create one by November 15, 2022 to receive the 2023 COLA notice online.

“Medicare premiums are going down and Social Security benefits are going up in 2023,

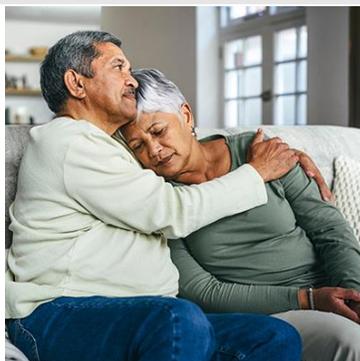
which will give seniors more peace of mind and breathing room. This year's substantial Social Security cost-of-living adjustment is the first time in over a decade that Medicare premiums are not rising and shows that we can provide more support to older Americans who count on the benefits they have earned,” Acting Commissioner Kilolo Kijakazi said.

January 2023 marks when other changes will happen based on the increase in the national average wage index. For example, the maximum amount of earnings subject to Social Security payroll tax in 2023 will be higher. The retirement earnings test exempt amount will also change in 2023.

Be among the first to know! Sign up for or log in to your personal [my.Social Security](#) account today. Choose email or text under “Message Center Preferences” to receive courtesy notifications.

You can find more information about the 2023 COLA [here](#).

UNDERSTANDING SOCIAL SECURITY BENEFITS



We are here for surviving family members when a worker dies. In the event of your death, certain members of your family may be eligible for survivors benefits. This includes surviving spouses, surviving divorced spouses, children, and dependent parents.

The amount of benefits your survivors receive depends on your lifetime earnings. The higher your earnings, the higher their benefits. That's why it's important to make sure your earnings history is correct in our records. You can do this by creating a personal [my Social Security](#) account at www.ssa.gov/myaccount. A personal [my Social Security](#) account is secure and gives you immediate access to your earnings records, benefit estimates, and *Social Security Statement*.

You may also want to visit our Survivors Benefits page at www.ssa.gov/benefits/survivor. This page can help you understand your and your family's Social Security protections as you plan your financial future.

Please visit www.ssa.gov or read our publication, *Survivors Benefits*, at www.ssa.gov/pubs/EN-05-10084.pdf for more information. You can also help us spread the word by sharing this information with your family and friends.

SOCIAL SECURITY
SUPPORTS RURAL
COMMUNITIES



Social Security touches the lives of nearly every American. Millions count on us — retirees who worked hard their whole lives, people no longer able to work due to disability, dependents, and survivors. As a member of the Rural Partners Network, we want to continue reaching out to rural communities.

We make it easy for you to access our programs and services. Our website offers a convenient way to apply online for benefits. You can apply online for:

- **Retirement or Spouse’s Benefits** – You must be at least 61 years and nine months in age and want your benefits to start in no more than four months. Check out our Apply for Benefits page at www.ssa.gov/retireonli

ne for information on how to apply.

- **Disability Benefits** – Our disability program pays benefits to workers and certain family members who are “insured.” This means that they worked long enough – and recently enough – and paid Social Security taxes on their earnings. Start our online application at www.ssa.gov/disabilityonline to begin the process.
- **Supplemental Security Income (SSI)** – SSI provides monthly payments to adults and children with a disability or blindness, or people older than age 65, who have low income and resources. Visit www.ssa.gov/benefits/si to begin your application online, or tell us that you want to apply or help someone else apply and we will contact you to schedule an appointment.
- **Medicare** – Medicare is a federal health insurance program for people who are age 65 and older, some people younger than 65 who have disabilities, and people with end-stage

renal disease. If you are not already receiving Social Security benefits, you should apply for Medicare three months before turning age 65 on our Medicare Benefits page at www.ssa.gov/benefits/medicare.

- **Extra Help with Medicare Prescription Drug Costs** – *Extra Help* helps pay for monthly premiums, annual deductibles, and co-payments related to Medicare prescription drug coverage. Apply at www.ssa.gov/extrahelp.

We also encourage rural community leaders to encourage people to sign up for a personal *my Social Security* account at www.ssa.gov/myaccount. With a personal *my Social Security* account, you can request a replacement Social Security card, verify earnings, get future benefit estimates, and obtain benefit verification letters.

We also provide survivors benefits to widows, widowers, and dependents of eligible workers. This benefit is particularly important to young families with children. You cannot apply for survivors benefits online.

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Visit our website for more information at www.ssa.gov/benefits/survivors.

If you are not able to use our online services, call our National toll-free number at 1-800-772-1213. We may be able to help by phone and, if an office visit is required, we can make an appointment to reduce the time waiting in an office.

We remain committed to helping maintain the well-being and protection of the people we serve—including those in rural areas. Please share this information with others in your local community.

Most Social Security services are available online by visiting www.socialsecurity.gov, and by calling Social Security toll-free at 1 (800) 772-1213 or 1 (800) 325-0778 TTY

Remember, visit www.ssa.gov/agency/emergency/ for up-to-date information about Social Security Office Closings and Emergencies. Subscribe to state or territory specific updates!

ATTORNEY FEE CAP INCREASE



Social Security Administration Acting Commissioner Kilolo Kijakazi announced a change to the Attorney Fee Cap — the first in 13 years. The maximum dollar amount limit for **fee agreements approved** under the Social Security Act increased from **\$6,000** to **\$7,200**.

Effective November 30, 2022, we may approve fee agreements up to the new dollar limit, provided that the agreements otherwise meet the statutory requirements.

If a fee agreement is not filed, a representative can submit a fee petition after completing work on your claim(s). We'll review the value of your representative's services—and let you know the fee your representative is authorized to charge and collect.

For more information, please read our publication, *Your*

DECEMBER 2022

Right to Representation, at www.ssa.gov/pubs/EN-05-10075.pdf.

DO YOU SUSPECT SOMEONE OF COMMITTING FRAUD, WASTE, OR ABUSE AGAINST SOCIAL SECURITY?

REPORTING FRAUD TO THE SSA OFFICE OF THE INSPECTOR GENERAL IS EASY, SAFE, AND SECURE.

REPORT SOCIAL SECURITY SCAMS AT [HTTPS://SECURE.SSA.GOV/IPFF/HOME](https://secure.ssa.gov/ipff/home)

REPORT OTHER SOCIAL SECURITY FRAUD, WASTE, AND ABUSE AT [HTTPS://SECURE.SSA.GOV/PFRF/HOME](https://secure.ssa.gov/pfrf/home)

OR VIA U.S. MAIL:

**SOCIAL SECURITY FRAUD HOTLINE
PO BOX 17785
BALTIMORE, MD 21235**

**FAX:
(410) 597-0118
PHONE:
(800) 269-0271**

**10:00 A.M. TO 4:00 P.M. ET, MONDAY TO FRIDAY,
EXCEPT FEDERAL HOLIDAYS**

(866) 501-2101 TTY

Need a Social Security card?



You may be able to start or complete your request online. Scan the QR code to get started.

1. Open the camera app on a smart phone or tablet.
2. Point the camera at the QR code.
3. Tap the banner that appears.

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